

**Circuit City II**  
**Exhibit 12.1(m)**

<b>Cost Factor</b>
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Cost Factor	Adjustment Points	Adjusted Guaranty
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64.90%		67.50%
65.00%	0.20%	67.30%
65.10%	0.20%	67.10%
65.20%	0.20%	66.90%
65.30%	0.20%	66.70%
65.40%	0.20%	66.50%
65.50%	0.20%	66.30%
65.60%	0.20%	66.10%
65.70%	0.20%	65.90%
65.80%	0.20%	65.70%
65.90%	0.20%	65.50%
66.00%	0.20%	65.30%
66.10%	0.20%	65.10%
66.20%	0.20%	64.90%
66.30%	0.20%	64.70%
66.40%	0.20%	64.50%
66.50%	0.20%	64.30%
66.60%	0.20%	64.10%
66.70%	0.20%	63.90%
66.80%	0.20%	63.70%
66.90%	0.20%	63.50%

Note(s):

1. Adjustments between the increments shall be on a prorata basis.
2. In the event that the cost factor exceeds 66.90% it shall be deemed an Event of Default under the Agreement.